

## **REMARKS**

Please reconsider the claims in the application in view of the remarks below.

### **Claim Rejections – 35 U.S.C. §103(a)**

Claims 1-21 were rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over U.S. Patent No. 6,839,687 issued to Dent et al. (“Dent”) in view of U.S. Patent No. 6,032,133 issued to Hilt et al. (“Hilt”). While not agreeing with the rejections, applicant is amending independent claims 1, 8 and 15 in this reply to more clearly recite what is being claimed. Support for the amendments can be found in paragraph 0022 of the published application.

Dent and Hilt fail to disclose or suggest every element claimed in the independent claims as amended. For example, neither Dent nor Hilt disclose or suggest that billing information can be pulled from EBPP servers. While Dent appears launching a notification manager when a bill arrives, Dent does not disclose or suggest obtaining billing information by pulling the EBPP servers. Likewise, Hilt is silent as to the mode of collecting billing information. Therefore, for at least the foregoing reason, independent claims 1, 8 and 15 are believed to be unobvious over the cited references.

While the above reason suffices to overcome the rejection, applicant further maintains the reasoning asserted in the previous response dated April 26, 2007. In that response, Applicant proffered that Dent does not disclose or suggest, “means for automatically obtaining a user's bank account information data from the bank server via a connection to the bank server according to user preference setting” or “means for enabling the user to select how and when to pay the bills and forwarding said user's selection on the payment to the bank server for actual transaction” as claimed in claim 1. The final Office Action of June 8, 2007 replies with a new

rejection, conceding that while Dent does not disclose or suggest those elements, Hilt provides what Dent lacks. Applicant respectfully disagrees that Hilt makes up for what Dent does not disclose or suggest.

Hilt as understood by applicant discloses an electronic payment system. The cited passages of Hilt (col. 9, lines 32-55) appear to refer to electronic payment system in which an automated clearing house allows electronic transfers of payments between banks. Dent and Hilt, however, do not disclose or suggest, “automatically obtaining a user's bank account information data from the bank server via a connection to the bank server,” which information, for instance, may be used in conjunction with the billing information to select how and when to pay the bills. Therefore, for at least this additional reason, the claims in the present application are not obvious over Dent and Hilt.

While the above reason suffices to overcome the rejection of dependent claims 6, 13 and 20, applicant further brings forth the following to the attention of the Examiner. The Office Action alleges that Dent discloses “storing user identification information data for each of the EBPP servers” and “requesting billing information data to each of the EBPP servers using said stored user identification information”. Contrarily, however, the cited passages of Dent as allegedly disclosing those elements describe that a bill management application receives electronic bills and provides notification, for example, to launch its PFM. Those passages do not disclose “user identification information data for each of the EBPP servers” or “requesting billing information data to each of the EBPP servers using said stored user identification information.” For at least this additional reason, applicant believes Dent does not disclose or suggest every element claimed in claims 6, 13 and 20.

In view of the foregoing, this application is now believed to be in condition for allowance, and a Notice of Allowance is respectfully requested. If the Examiner believes a telephone conference might expedite prosecution of this case, applicant respectfully requests that the Examiner call applicant's attorney at (516) 742-4343.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Steven Fischman', written over a horizontal line.

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